

Information to identify the case:			
Debtor 1:	Jeffrey M. Bratcher–Hoyer		Social Security number or ITIN: xxx–xx–7779
	First Name	Middle Name	Last Name
Debtor 2:	Jennifer L. Hoyer		Social Security number or ITIN: xxx–xx–9840
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court:	District of New Jersey		Date case filed in chapter: 13 11/13/18
Case number:	18–32465–ABA		Date case converted to chapter: 7 9/2/21

Official Form 309A (For Individuals or Joint Debtors)

Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline

10/20

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <https://pacer.uscourts.gov>).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

Undeliverable notices will be sent by return mail to the debtor. It is the debtor's responsibility to obtain the party's correct address, resend the returned notice, and notify this office of the party's change of address. Failure to provide all parties with a copy of this notice may adversely affect the debtor as provided by the Bankruptcy Code.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Jeffrey M. Bratcher–Hoyer	Jennifer L. Hoyer
2. All other names used in the last 8 years		aka Jennifer Michael
3. Address	1026 Kohler Avenue Deptford, NJ 08096	1026 Kohler Avenue Deptford, NJ 08096
4. Debtor's attorney Name and address	Andrew B. Finberg Law Offices of Andrew B. Finberg, LLC 525 Route 73 South, Suite 200 Marlton, NJ 08053	Contact phone 856–988–9055 Email: andy@sjbankruptcyllaw.com
5. Bankruptcy trustee Name and address	Andrew Sklar Andrew Sklar, Chapter 7 Trustee 20 Brace Road Suite 205 Cherry Hill, NJ 08034	Contact phone 856–258–4050

For more information, see page 2 >

6. Bankruptcy clerk's office	401 Market Street Camden, NJ 08102 Additional information may be available at the Court's Web Site: www.njb.uscourts.gov .	Hours open: 8:30 AM – 4:00 p.m., Monday – Friday (except holidays) Contact phone 856-361-2300 Date: 9/3/21
<p>Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at https://pacer.uscourts.gov. (800) 676-6856</p>		
7. Meeting of creditors	September 27, 2021 at 11:00 AM	Location:
<p>Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.</p> <p>The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.</p> <p>Section 341 Meeting will be conducted by telephone. Please consult the docket or contact the trustee appointed to the case for access or call-in information.</p> <p>All individual debtors must provide picture identification and proof of social security number to the trustee at the meeting of creditors. Failure to do so may result in your case being dismissed.</p>		
8. Presumption of abuse	The presumption of abuse does not arise.	
<p>If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.</p>		
9. Deadlines	File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:	Filing deadline: 11/29/21
<p>The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.</p> <p>You must file a complaint:</p> <ul style="list-style-type: none">• if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or• if you want to have a debt excepted from discharge under 11 U.S.C. § 523(a)(2), (4), or (6). <p>You must file a motion:</p> <ul style="list-style-type: none">• if you assert that the discharge should be denied under § 727(a)(8) or (9). <p>WRITING A LETTER TO THE COURT OR THE JUDGE IS NOT A SUBSTITUTE FOR FILING AN ADVERSARY COMPLAINT OBJECTING TO DISCHARGE OR DISCHARGEABILITY. IN NO CIRCUMSTANCE WILL WRITING A LETTER PROTECT YOUR RIGHTS.</p>		
<hr/>		
<p>Deadline to object to exemptions:</p> <p>The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.</p> <p>Filing deadline: 30 days after the conclusion of the meeting of creditors</p>		
10. Proof of claim	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
<p>Please do not file a proof of claim unless you receive a notice to do so.</p>		
11. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	

12. Exempt property

The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <https://pacer.uscourts.gov>. If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.

In re:
Jeffrey M. Bratcher-Hoyer
Jennifer L. Hoyer
Debtors

Case No. 18-32465-ABA
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin

Page 1 of 3

Date Rcvd: Sep 03, 2021

Form ID: 309A

Total Noticed: 57

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 05, 2021:

Recip ID	Recipient Name and Address
db	+ Jeffrey M. Bratcher-Hoyer, 1026 Kohler Avenue, Deptford, NJ 08096-1956
jdb	#+ Jennifer L. Hoyer, 1026 Kohler Avenue, Deptford, NJ 08096-1956
517867627	+ A1 Collection Service, 80 West Upper Ferry Rd., Ste. 1, West Trenton, NJ 08628-2736
517867629	+ Caliber Home Loans, 715 S. Metropolitan, Oklahoma City, OK 73108-2054
517867633	+ Commonwealth Finance, 245 Main st, Scranton, PA 18519-1641
517957967	Emergency Care Services of NJ, P.A., PO Box 1123, Minneapolis MN 55440-1123
517867636	+ Emergency Care Services of NJ, P.A., PO Box 740021, Cincinnati, OH 45274-0021
518870596	+ FREEDOM MORTGAGE CORPORATION, 907 PLEASANT VALLEY AVE, SUITE 3, MT. LAUREL, NJ 08054-1210
518870597	+ FREEDOM MORTGAGE CORPORATION, 907 PLEASANT VALLEY AVE, SUITE 3, MT. LAUREL, NJ 08054, FREEDOM MORTGAGE CORPORATION 907 PLEASANT VALLEY AVE 08054-1210
518889816	FREEDOM MORTGAGE CORPORATION, P.O. BOX 50485, INDIANAPOLIS, IN 46250-0485
518889817	FREEDOM MORTGAGE CORPORATION, P.O. BOX 50485, INDIANAPOLIS, IN 46250-0485, FREEDOM MORTGAGE CORPORATION, P.O. BOX 50485 INDIANAPOLIS, IN 46250-0485
517867637	+ Fenwick Emergency Services, c/o Commonwealth Finance, 245 Main Street, Scranton, PA 18519-1641
517867642	+ LVNV Funding, c/o Redurgent Capital, PO Box 129, Greenville, SC 29602
517867641	+ Loan Max, 1517 N Dupont Highway, New Castle, DE 19720-1901
517867643	+ Midwest Recovery Systems, LLC, 514 Earth City Plaza, Suite 100, Earth City, MO 63045-1303
518212270	PSE&G, PO Box 14444, New Brunswick, NJ 08906-4444
517977330	+ Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013
518311514	Toyota Motor Credit Corporation, KML Law Group PC, 216 Haddon Avenue, Suite 206, Westmont, NJ 08108
517867652	+ Waypoint Resource Group, P.O. Box 8588, Round Rock, TX 78683-8588

TOTAL: 19

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: andy@sjbankruptcylaw.com	Sep 03 2021 20:28:00	Andrew B. Finberg, Law Offices of Andrew B. Finberg, LLC, 525 Route 73 South, Suite 200, Marlton, NJ 08053
tr	Email/Text: Andrew.Sklar@txitrustee.com	Sep 03 2021 20:28:00	Andrew Sklar, Andrew Sklar, Chapter 7 Trustee, 20 Brace Road, Suite 205, Cherry Hill, NJ 08034
smg	Email/Text: usanj.njbankr@usdoj.gov	Sep 03 2021 20:28:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Sep 03 2021 20:28:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
517867628	EDI: BANKAMER.COM	Sep 04 2021 00:28:00	Bank of America, PO Box 982238, El Paso, TX 79998
517944199	+ EDI: LCIFULLSRV	Sep 04 2021 00:28:00	COMCAST, PO BOX 1931, Burlingame, CA 94011-1931
517867630	+ EDI: CAPITALONE.COM		

District/off: 0312-1

User: admin

Page 2 of 3

Date Rcvd: Sep 03, 2021

Form ID: 309A

Total Noticed: 57

		Sep 04 2021 00:28:00	Capital One Bank, 10700 Capital One Way, Glen Allen, VA 23060-9243
517944059	EDI: CAPITALONE.COM	Sep 04 2021 00:28:00	Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
517929554	EDI: BL-BECKET.COM	Sep 04 2021 00:28:00	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
517867631	+ Email/Text: bankruptcy@cavps.com	Sep 03 2021 20:28:00	Cavalry Portfolio Services, LLC, 500 Summit Lake Dr., Ste. 4 A, Valhalla, NY 10595-2323
517873324	+ Email/Text: bankruptcy@cavps.com	Sep 03 2021 20:28:00	Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
517867632	+ EDI: PRA.COM	Sep 04 2021 00:28:00	Comenity Capital Bank, c/o Portfolio Recovery, 120 Corporate Blvd, Suite 100, Norfolk, VA 23502-4952
517867634	+ Email/PDF: creditonebknotifications@resurgent.com	Sep 03 2021 20:36:35	Credit One Bank, P.O. Box 98872, Las Vegas, NV 89193-8872
517867635	+ EDI: CITICORP.COM	Sep 04 2021 00:28:00	DSNB/Macys, P.O. Box 8218, Mason, OH 45040
517981545	EDI: Q3G.COM	Sep 04 2021 00:28:00	Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657
517867638	EDI: AMINFOFP.COM	Sep 04 2021 00:28:00	First Premier Bank, 3820 N Louise Avenue, Sioux Falls, SD 57107-0145
517932423	+ EDI: CBS7AVE	Sep 04 2021 00:28:00	Ginny's, c/o Creditors Bankruptcy Service, P.O. Box 800849, Dallas, TX 75380-0849
517867639	EDI: CBS7AVE	Sep 04 2021 00:28:00	Ginny's, 1112 7th Ave, Monroe, WI 53566-1364
517867640	+ Email/Text: PBNCNotifications@peritussservices.com	Sep 03 2021 20:28:00	Kohl's Department Store, PO Box 3115, Milwaukee, WI 53201-3115
517880076	Email/PDF: resurgentbknotifications@resurgent.com	Sep 03 2021 20:36:19	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
517867645	+ Email/Text: Bankruptcies@nragroup.com	Sep 03 2021 20:28:00	NTL Recvoery Agency, 2491 Paxton St, Harrisburg, PA 17111-1036
517867644	+ EDI: CCS.COM	Sep 04 2021 00:28:00	Nationwide Insurance, c/o Credit Collection Service, P.O. Box 607, Norwood, MA 02062-0607
517867646	Email/Text: info@phoenixfinancialsvcs.com	Sep 03 2021 20:28:00	Phoenix Financial Services, P.O. Box 361450, Indianapolis, IN 46236
517980608	EDI: PRA.COM	Sep 04 2021 00:28:00	Portfolio Recovery Associates, LLC, C/O Bluestem Brands Inc., POB 41067, Norfolk VA 23541
517980113	EDI: PRA.COM	Sep 04 2021 00:28:00	Portfolio Recovery Associates, LLC, C/O Capital One Bank (usa), N.a., POB 41067, Norfolk VA 23541
517964517	EDI: PRA.COM	Sep 04 2021 00:28:00	Portfolio Recovery Associates, LLC, c/o Boscovs, POB 41067, Norfolk VA 23541
517964521	EDI: PRA.COM	Sep 04 2021 00:28:00	Portfolio Recovery Associates, LLC, c/o Toyota, POB 41067, Norfolk VA 23541
517980115	EDI: PRA.COM	Sep 04 2021 00:28:00	Portfolio Recovery Associates, LLC, c/o Victorias Secret, POB 41067, Norfolk VA 23541
517914165	+ EDI: JEFFERSONCAP.COM	Sep 04 2021 00:28:00	Premier Bankcard, Llc, Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud Mn 56302-7999
517867647	+ EDI: CCS.COM	Sep 04 2021 00:28:00	Progressive, c/o Credit Collection Service, P.O. Box 607, Norwood, MA 02062-0607
517932424	+ EDI: CBSMASON		

District/off: 0312-1

User: admin

Page 3 of 3

Date Rcvd: Sep 03, 2021

Form ID: 309A

Total Noticed: 57

517867648	+ EDI: CBS7AVE	Sep 04 2021 00:28:00	Stoneberry, c/o Creditors Bankruptcy Service, P.O. Box 800849, Dallas, TX 75380-0849
517867649	EDI: RMSC.COM	Sep 04 2021 00:28:00	Swiss Colony, 1515 S 21 Street, Clinton, IA 52732-6676
517871973	+ EDI: RMSC.COM	Sep 04 2021 00:28:00	Synchrony Bank, P.O. Box 960061, Orlando, FL 32896-0061
517867650	EDI: TFSR.COM	Sep 04 2021 00:28:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
517932422	+ EDI: CBS7AVE	Sep 04 2021 00:28:00	Toyota Motor Credit Corp, 5005 N. River Blvd, NE, Cedar Rapids, IA 52411-6634
517977352	+ EDI: AIS.COM	Sep 04 2021 00:28:00	The Swiss Colony, c/o Creditors Bankruptcy Service, P.O. Box 800849, Dallas, TX 75380-0849
517867651	+ EDI: VERIZONCOMB.COM	Sep 04 2021 00:28:00	Verizon, by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
		Sep 04 2021 00:28:00	Verizon, PO Box 650584, Dallas, TX 75265-0584

TOTAL: 38

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
517976967		Caliber Home Loans, Inc., 13801 Wireless Way, Oklahoma City OK 731
517938108	*+	Ginny's, c/o Creditors Bankruptcy Service, P.O. Box 800849, Dallas, TX 75380-0849

TOTAL: 1 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 05, 2021

Signature: /s/Joseph Speetjens